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DATE: August 13, 2004

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FROM: Daniel R. Pote PHONE: 602-382-6325

RE: Our Docket No. 33081.0500
U.S. Patent Application Serial No. 09/648,575

MESSAGE:

Transmitted herewith is the Office Action Response for the captioned matter in response to the Office Action of February 13, 2004. Thank you.
Sincerely, Daniel R. Pote, Reg. No. 43,011

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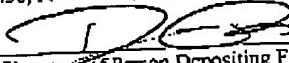
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Signature of Person Depositing Facsimile

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PATENT

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicant:	Lesk	Docket No.	33081.0500
Serial No.:	09/648,575	Filing Date:	August 25, 2000
Group Art Unit:	3628	Examiner:	To Be Assigned
Title:	METHODS AND APPARATUS FOR A PERSONAL FINANCIAL SERVICE PROVIDER	Confirmation No.:	5787

RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed February 13, 2004, the period of response which is hereby extended to three months to and including August 13, 2004, please consider the following amendment and remarks.

AMENDMENT

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 4 of this paper.